

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-22255-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Bailey  
aka Chris Bailey  
14 South Hall Court  
Wayne, NJ 07470

Judith A. Bailey  
14 South Hall Court  
Wayne, NJ 07470

Social Security No.:

xxx-xx-4116

xxx-xx-6081

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 14, 2017.

On 9/10/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: October 4, 2018  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 11, 2018

JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Bailey  
 Judith A. Bailey  
 Debtors

Case No. 16-22255-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 67

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db/jdb  
 cr +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983  
 cr CIT Bank, N.A., c/o LoanCare, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 cr +CIT Bank, N.A. as servicer for Wilmington Trust, N, c/o Buckley Madole PC,  
 99 Wood Ave South #803, Iselin, NJ 08830-2713  
 cr Indymac Mortgage Services, Robertson, Anschutz & Schneid P.L., Boca Raton, FL 33487,  
 UNITED STATES  
 516299111 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 182852, Arlinton, TX 76096-2852  
 516254128 +Atlantic Neurosurgical, 310 Madison Ave, Ste. 300, Morristown, NJ 07960-6996  
 516254129 +Brian P. Trava, DMD, 230 Everett Ave., Wyckoff, NJ 07481-1943  
 517568536 +CIT Bank, N.A., c/o LoanCare, PO Box 8068, Virginia Beach, VA 23450-8068  
 517568537 +CIT Bank, N.A., c/o LoanCare, PO Box 8068, Virginia Beach, VA 23452, CIT Bank, N.A.,  
 c/o LoanCare 23450-8068  
 516338875 +CIT Bank, N.A., P.O. Box 9013, Addison, Texas 75001-9013  
 516320676 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,  
 SOUTHFIELD, MI 48034)  
 516414841 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516254131 +CarePoint Health Medical Group, 10 Exchange Place, 15th Floor, Jersey City, NJ 07302-4934  
 516254133 +Chilton Medical Center, 97 West Parkway, Pompton Plains, NJ 07444-1696  
 516254136 +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 516254138 +David B. Watner, Esq., 1129 Bloomfield Ave., Ste. 208, Caldwell, NJ 07006-7123  
 516254139 +ENT and Allergy Associates, LLC, PO Box 5001, White Plains, NY 10602-5001  
 516254141 +GM Financial, PO Box 181145, Arlington, TX 76096-1145  
 516254142 +H Abessi, MD, 502 Hamburg Turnpike, Ste. 102, Wayne, NJ 07470-8446  
 516254143 +HCFS Healthcare Financial Services, LLC, AKRON Billing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 516254146 +LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 516302998 ++MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500  
 (address filed with court: Morristown Pathology Assoc., 65 Madison Ave.,  
 Morristown, NJ 07960)  
 516254147 Medical Business Bureau, LLC, PO Box 1219, Park Ridge, IL 60068-7219  
 516254148 +Montclair Radiology, 777 Passaic Ave, Ste. 360, Clifton, NJ 07012-1800  
 516302999 +NAPA, LLC, PO Box 49, Glen Head, NY 11545-0049  
 516254152 +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
 516254153 +NJ Gastro and Endo Assoc., PA, 1825 Route 23 South, Wayne, NJ 07470-7526  
 516300310 +Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 516272786 Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,  
 P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 516340135 +New Jersey Turnpike Authority, Esq., PO BOX 5042, Woodbridge, NJ 07095-5042  
 516254151 +New Jersey Urology, 1515 Broad Street, Ste. B130, Bloomfield, NJ 07003-3085  
 516431457 +North American Partners in Anesthesia NJ, PO Box 49, Glen Head, NY 11545-0049  
 516254157 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 516254154 +Plains Cardio-Pulmonary Associates, 11-I Brookside Heights, Wanaque, NJ 07465-1622  
 516254155 +Pluese, Becker & Saltzman, 20000 Horison Way, Ste. 900, Mount Laurel, NJ 08054-4318  
 516254156 #+Point View Radiology Associates, P.C., PO Box 9132, Brookline, MA 02446-9132  
 516254158 +Revenue Management Services Corp., PO Box 808, Union, NJ 07083-0808  
 516254150 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation,  
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
 Trenton, NJ 08695)  
 516254162 +St. Joseph's Hospital, 224 Hamburg Tpke, Wayne, NJ 07470-2124  
 516254163 +Suburban Nephrology Group, 342 Hamburg Turnpike, #201, Wayne, NJ 07470-2166  
 516254165 +Township of Wayne, 475 Valley Road, Wayne, NJ 07470-3532  
 516254166 UTC Billing Dept., PO Box 145465, Cincinnati, OH 45250-5465  
 517556864 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961  
 516254168 +Wayne EMA, PO Box 417442, Boston, MA 02241-7442  
 516254169 +Wayne Emergency Medical Assoc, PO Box 5514, Parsippany, NJ 07054-6514  
 516254170 +Wayne Pathologists, PA, PO Box 51048, Newark, NJ 07101-5148

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 11 2018 23:24:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516254130 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 23:17:33  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238

516291632 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 11 2018 23:16:32  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516410414 +E-mail/Text: bncmail@w-legal.com Sep 11 2018 23:25:13 CarePoint Health - Hospital,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 67

Date Rcvd: Sep 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516410041 +E-mail/Text: bncmail@w-legal.com Sep 11 2018 23:25:13 CarePoint Health - Physican CHMG,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516254132 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 11 2018 23:24:46  
Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
516254135 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 11 2018 23:24:41 Comenitycapital/bjsclb,  
Po Box 182120, Columbus, OH 43218-2120  
516254140 +E-mail/Text: bankruptcies@escallate.com Sep 11 2018 23:24:03 Escallate, LLC,  
PO Box 645425, Cincinnati, OH 45264-5425  
516254144 +E-mail/Text: cio.bncmail@irs.gov Sep 11 2018 23:24:22 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
516254145 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 11 2018 23:24:14 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516398537 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 11 2018 23:24:58 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
516254149 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 11 2018 23:16:37 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
516364494 E-mail/Text: bnc-quantum@quantum3group.com Sep 11 2018 23:24:49  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
516254159 +E-mail/Text: bkprpt@retrievalmasters.com Sep 11 2018 23:24:58 RMCB, PO Box 1235,  
Elmsford, NY 10523-0935  
516302996 +E-mail/Text: Supportservices@receivablesperformance.com Sep 11 2018 23:25:42  
Receivables Performance Management, LLC, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
516254161 E-mail/Text: appebnmailbox@sprint.com Sep 11 2018 23:24:56 Sprint, PO Box 4191,  
Carol Stream, IL 60197-4191  
516323721 E-mail/Text: appebnmailbox@sprint.com Sep 11 2018 23:24:56 Sprint Corp.,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
516254160 +E-mail/Text: bankruptcy@savit.com Sep 11 2018 23:25:51 Sa-vit Collection Agen,  
46 W Ferris St, East Brunswick, NJ 08816-2159  
516254164 +E-mail/PDF: gecsed@recoverycorp.com Sep 11 2018 23:15:36 Synch/care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469  
516254167 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 11 2018 23:24:01  
Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
516410554\* +CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
516431456\* +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513  
516302997\* +NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
516254134 ##+CIT Bank, N.A., PO Box 78826, Phoenix, AZ 85062-8826  
516254137 ##+Darryl R. Voight OD PC, 879 Black Oak Ridge Road, Wayne, NJ 07470-6400

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 67

Date Rcvd: Sep 11, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2018 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com  
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com  
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com  
Laura M. Eggerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com,  
bkyecf@rasflaw.com/legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor CIT Bank, N.A. dnj@pbslaw.org

TOTAL: 10